AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1.   (Currently Amended) A method for <u>operating a server to generate an electronic fund transfer submission for transfer to a payments processor, the electronic fund transfer submission comprising an electronic fund transfer disbursement file and an authorization message of a predetermined data structure, the authorization message being received from a remote client system,</u> ~~obtaining an approval of an electronic fund transfer disbursement file from a remote system and transferring the electronic fund transfer disbursement file to a payments processor~~, the method comprising:

generating a digest of the electronic fund transfer disbursement file by performing a hash on the electronic fund transfer disbursement file;

transferring the digest to the remote system;

transferring authorization control code to the remote system, the authorization control code being executed by the remote system to <u>generate the authorization message on the remote system and</u> return <u>the</u> ~~an~~ authorization ~~response~~ message <u>to the server, generating the authorization message comprising</u> ~~of a predetermined data structure by performing~~ the following steps:

generating additional message attributes;

<u>generating authenticated attributes, the authenticated attributes comprising the additional message attributes and the digest;</u>

<u>generating</u> ~~obtaining~~ a digital signature of <u>the</u> authenticated attributes by passing the authenticated attributes to a file authentication component of the remote system as part of a digital signature request;<u> </u>~~message, the authenticated attributes including the digest and the additional message attributes;~~

generating a dummy data string;

<u>generating</u> ~~obtaining~~ a dummy authorization ~~response~~ message with the predetermined data structure by passing the dummy data string to the file

authentication component of the remote system as part of an authorization response request, the dummy authorization message ~message, the dummy authorization response-including a digest of the dummy data string; a digital signature of the digest of the dummy data string, and a digital certificate corresponding to the digital signature;

generating the authorization response-message from the dummy authorization response-message by making the following replacements within the dummy authorization message: i) replacing the digest of the dummy data string with the digest of the electronic fund transfer disbursement file as provided by the server; and ii) replacing the digital signature of the digest of the dummy data string with the digital signature of the digest of the electronic fund transfer disbursement file;

the server further receiving the authorization response-message from the remote system;

combining the electronic fund transfer disbursement file with the authorization message to create the electronic fund transfer submission; and

transferring the electronic fund transfer an electronic funds submission to the payments processor.

, the electronic funds submission comprising the electronic fund transfer disbursement file and the authorization response message.

2.   (Canceled)

3.   (Canceled)

4.   (Canceled)

5.   (Currently Amended) The method of claim 1:

wherein the server further authenticates comprising authenticating a user of the remote system by:

obtaining logon credentials identifying the user of the remote system;

determining whether the logon credentials match those of an authorized user; and

the step of transferring the authorization control code to the remote system occurs only if the logon credentials match those of an authorized user.

6.   (Currently Amended) The method of claim 5, wherein the server further authenticates comprising authenticating the user of the remote system to the payments processor by:

receiving an authentication challenge from the payments processor;

transferring the authentication challenge to the remote system;

receiving an authentication response from the remote system; and

transferring the authentication response to the payments processor.

7.   (Currently Amended) A method for operating a server to generate an electronic fund transfer submission for transfer to a payments processor, the electronic fund transfer submission comprising an electronic funds transfer disbursement file and an authorization message of a predetermined data structure, the authorization message being received from a remote client system, obtaining an approval of an electronic fund transfer disbursement file from a remote system and transferring the electronic fund transfer disbursement file to a payments processor, the method comprising:

generating a digest of the electronic fund transfer disbursement file by performing a hash on the electronic fund transfer disbursement file;

transferring the digest to the remote system;

receiving the an authorization response message from the remote system, the authorization response message being of a predetermined data structure and message being generated by the remote system performing the following steps:

generating additional message attributes;

generating authenticated attributes, the authenticated attributes

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comprising the additional message attributes and the digest;

generating a digital signature of the authenticated attributes; ~~, the authenticated attributes including the digest and the additional message attributes;~~

generating a dummy data string;

generating a dummy authorization ~~response~~-message with the predetermined data structure, the dummy authorization ~~response~~-message including a digest of the dummy data string; a digital signature of the digest of the dummy data string, and a digital certificate corresponding to the digital signature;

generating the authorization ~~response~~-message from the dummy authorization response message by making the following replacements within the dummy authorization message: i) replacing the digest of the dummy data string with the digest of the electronic fund transfer disbursement file as provided by the server; and ii) replacing the digital signature of the digest of the dummy data string with the digital signature of the digest of the electronic fund transfer disbursement file; and

the server further combining the electronic fund transfer disbursement file with the authorization message to create the electronic fund transfer submission; and

transferring the ~~an~~ electronic fund transfer ~~funds~~-submission to the payments processor. ~~over a secure connection, the electronic funds submission comprising the electronic funds transfer disbursement file and the authorization response message.~~

8.   (Previously Amended) The method of claim 7 wherein:

generating the digital signature of the authenticated attributes comprises passing the authenticated attributes to a digital signature hardware key as part of a digital signature request message and receiving, in response, the digital signature of the authenticated attributes; and

generating the dummy authorization response message comprises passing the dummy data string to a digital signature hardware key as part of an

authorization response request message and receiving, in response, the dummy authorization response message in the predetermined data structure.

9.   (Canceled)

10.   (Canceled)

11.   (Currently Amended) The method of claim 8, further comprising:
    wherein the server further authenticates a ~~authenticating the~~ user of the remote system by:
    obtaining logon credentials identifying the user of the remote system;
    determining whether the logon credentials match those of an authorized user; and
    the step of transferring the digest ~~authorization request~~ to the remote system occurs only if the logon credentials match those of an authorized user.

12.   (Currently Amended) The method of claim 11, wherein the server further authenticates ~~comprising authenticating~~ the user of the remote system to the payments processor by:
    receiving an authentication challenge from the payments processor;
    transferring the authentication challenge to the remote system;
    receiving an authentication response from the remote system; and
    transferring the authentication response to the payments processor.

Claims 13 – 18 (Canceled)